	1	2	3	4
22.	S.B. of Bikaner & Jaipur	580.29	483.66	399.51
23.	State Bank of Hyderabad	739.84	691.35	553.32
24.	State Bank of Indore	295.25	266.36	303.48
25.	State Bank of Mysore	562.01	514.45	415.38
26.	State Bank of Patiala	533.85	503.61	653.10
27.	State Bank of Saurashtra	354.34	200.43	183.84
28.	State Bank of Travancore	635.26	661.76	652.13
	TOTAL :	54089.64	51537.80	47696.48

*Included in public sector banks from 2004.

Debt burden of States

†620. SHRI SURENDRA LATH:
SHRI KRIPAL PARMAR:

Will the Minister of FINANCE be pleased to state:

(a) the details of the debt burden of various State Governments during the last three years, year-wise and State-wise;

(b) whether the Twelfth Finance Commission has considered this issue and suggested remedial measures; and

(c) if so, the details thereof and Government's reaction thereto?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM): (a) The outstanding debt and liabilities of State Governments during the last three years is given in the enclosed statement (*See* below).

(b) and (c) Yes, Sir. The Twelfth Finance Commission has recommended a Debt Consolidation and Waiver Scheme for States. Under the scheme, the past Central loans contracted till 31.3.2004 and outstanding as on 31.3.2005 are to be consolidated and rescheduled for repayment in

†Original notice of the question was received in Hindi.

20 equal annual instalments at a reduced interest rate of 7.5%, subject to States enacting Fiscal Responsibility and Budget Management Acts with suggested core provisions. As a result, the States together would have to pay lesser amount of Rs. 11,929 crore under principal repayment and Rs. 21,276 crore under lower interest repayment. In addition, the debt write-off recommended by TFC is linked to reduction of revenue deficit of States for repayments due from 2005-06 to 2009-10 on the consolidated central loan, subject to laid down conditions. The above recommendations have been accepted by Government of India and detailed guidelines called "The States' Debt Consolidation and Relief Facility (DCRF) 2005-06 to 2009-10" has been formulated and circulated to all State Governments.

Statement

Debt burden of States

(Rs. in Crore)

Sl.No.	State	Total Outstanding Liabilities		
		2002-03	2003-04(RE)	2004-05 (BE)
1	2	3	4	5
1	Andhra Pradesh	50083	57589	66392
2	Arunachal Pradesh	1140	1450	1636
3	Assam	13848	16015	18887
4	Bihar	44885	49574	55654
5	Goa	2915	3355	3811
6	Gujarat	44079	53071	60408
7	Haryana	18640	19965	21907
8	Himachal Pradesh	11142	12878	14929
9	Jammu and Kashmir	11002	11915	12984
10	Karnataka	31530	36230	41649
11	Kerala	31116	36045	40420
12	Madhya Pradesh	35099	44855	53376
13	Maharashtra	61256	74692	84114

1	2	3	4	5
14	Manipur	2167	2507	2710
15	Meghalaya	1462	1636	1868
16	Mizoram	1652	1925	2147
17	Nagaland	2872	3265	3609
18	Orissa	29045	33780	38085
19	Punjab	37086	42187	46196
20	Rajasthan	42977	50270	56580
21	Sikkim	869	945	1063
22	Tamil Nadu	39102	47249	53887
23	Tripura	3145	3671	4256
24	Uttar Pradesh	86293	103464	114737
25	West Bengal	71631	84408	95246
26	NCT Delhi	11618	14192	16552
	TOTAL	686655	807131	913103

Banking and Insurance Ombudsmen

621. SHRI T.T.V. DHINAKARAN: Will the Minister of FINANCE be pleased to state:

(a) whether the RBI has appointed Banking and Insurance Ombudsmen for redressal of grievances;

(b) if so, the details thereof alongwith the locations of their offices; and

(c) the details of cases disposed off and pending as on date?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM): (a) Reserve Bank of India (RBI) have reported that they have appointed Banking Ombudsmen for redressal of grievances of banking customers. The Ombudsman for Insurance is outside the purview of RBI.